

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
53584

Morton & Craig LLC
William E. Craig, Esquire
110 Marter Avenue
Suite 301
Moorestown, NJ 08057
Attorney for Exeter Finance LLC

In Re:

CRYSTAL M. DUNSTON



Order Filed on April 3, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 22-15435

Adv. No.

Hearing Date: 1-24-23

Judge: (JNP)

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF AND CO-DEBTOR
RELIEF UNDER CERTAIN CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: April 3, 2023

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Crystal M. Dunston

Case No: 22-15435

Caption of Order: Order for arrearage cure, monthly payments, stay relief and co-debtor relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief And Co-Debtor Relief filed by John R. Morton, Jr., Esq., attorney for Exeter Finance LLC (“Exeter”), with the appearance of Brad J. Sadel, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Exeter is the holder of a first purchase money security interest encumbering a 2017 Nissan Rogue bearing vehicle identification number JN8AT2MV2HW006392.**
- 2. That after application to the Debtor’s account of a payment in the amount of \$466.03 received on January 6, 2023, the Debtor’s account continues to have post-petition arrears through December 2022 in the amount of \$1,364.12.**
- 3. That the Debtor is to cure the arrears set forth in paragraph two (2) above through her Chapter 13 Plan.**
- 4. That commencing January 2023, if the Debtor fails to make any payment to Exeter within thirty (30) days after it falls due, Exeter shall be entitled to stay relief and co-debtor relief as to the co-debtor Jonathan Dunston upon filing a certification with the Court and serving it on the Debtor, her attorney, and the Chapter 13 Trustee.**
- 5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Exeter Finance must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Exeter shall be entitled to stay relief and co-debtor relief as to the co-debtor Jonathan Dunston upon filing a certification that insurance has lapsed and serving such certification on the Debtor, her attorney, and the Chapter 13 Trustee.**

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Debtor: Crystal M. Dunston

Case No: 22-15435

Caption of Order: Order for arrearage cure, monthly payments, stay relief and co-debtor relief
under certain circumstances, counsel fees, and insurance.

**6. That the Debtor is to pay a counsel fee of \$438.00 to Exeter through her
Chapter 13 Plan.**

In re:
Crystal M Dunston
Debtor

Case No. 22-15435-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Apr 03, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2023:

Recip ID	Recipient Name and Address
db	+ Crystal M Dunston, 37 Randolph Lane, Sicklerville, NJ 08081-4462

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2023 at the address(es) listed below:

Name	Email Address
Brad J. Sadek	on behalf of Debtor Crystal M Dunston bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gregory L. Van Dyck	on behalf of Plaintiff NJ Department of Labor and Workforce Development Division of Unemployment and Disability Insurance gregory.vandyck@law.njoag.gov
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Apr 03, 2023

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor Exeter Finance LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Exeter Finance LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 8